

Information to identify the case:

Debtor 1	<u>Wesley W. McKoy</u>	Social Security number or ITIN	xxx-xx-7283
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-27654-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wesley W. McKoy

1/17/23

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wesley W. McKoy
Debtor

Case No. 18-27654-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 17, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2023:

Recip ID	Recipient Name and Address
db	+ Wesley W. McKoy, 151 Lilly St, Paterson, NJ 07522-1238
cr	+ Nissan Motor Acceptance Corporation, POB 340514, Tampa, FL 33694-0514
517737262	+ Mattleman, Weinroth & Miller, PC, 401 Route 70 E, Ste 100, Cherry Hill, NJ 08034-2410
517818814	+ UMB BANK, PO BOX 419734, KANSAS CITY MO 64141-6734
517737270	+ Umb Ccprog, Attn: Bankruptcy, Po Box 419734, Kansas City, MO 64141-6734
517737273	Verizon Wireless, PO Box 408, Lehigh Valley, PA 18002
517737274	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court., Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 17 2023 22:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Jan 17 2023 22:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Jan 18 2023 03:24:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517868984	+ EDI: CITICORP.COM	Jan 18 2023 03:24:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517737260	+ EDI: CITICORP.COM	Jan 18 2023 03:24:00	Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517746218	EDI: DISCOVER.COM	Jan 18 2023 03:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517737261	+ EDI: DISCOVER.COM	Jan 18 2023 03:24:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517743453	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 17 2023 22:27:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518948609	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 17 2023 22:27:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
517737263	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 17 2023 22:27:00	Nmac, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
517854997	EDI: PRA.COM	Jan 18 2023 03:24:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517737264	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 17 2023 22:28:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433

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Page 2 of 3

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517866327	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 17 2023 22:28:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517737492	+ EDI: RMSC.COM	Jan 18 2023 03:24:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517737265	+ EDI: RMSC.COM	Jan 18 2023 03:24:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
517737266	+ EDI: RMSC.COM	Jan 18 2023 03:24:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517737267	+ EDI: RMSC.COM	Jan 18 2023 03:24:00	Synchrony Bank/PC Richard, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517737269	EDI: AISTMBL.COM	Jan 18 2023 03:24:00	TMobile, PO Box 37380, Albuquerque, NM 87176
517754761	+ EDI: AIS.COM	Jan 18 2023 03:24:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517737268	+ Email/Text: ClericalSupport@tenagliahunt.com	Jan 17 2023 22:27:00	Tenaglia & Hunt PA, 395 West Passaic St, Ste 205, Rochelle Park, NJ 07662-3016
517853203	+ EDI: AIS.COM	Jan 18 2023 03:24:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517737271	+ EDI: VERIZONCOMB.COM	Jan 18 2023 03:24:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
517837919	EDI: WFFC2	Jan 18 2023 03:24:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517827622	EDI: WFFC2	Jan 18 2023 03:24:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517737275	+ EDI: WFFC.COM	Jan 18 2023 03:24:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 71118, Charlotte, NC 28272-1118

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517737272	*+	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2023 at the address(es) listed below:

Name	Email Address
Andrew Micklin	on behalf of Debtor Wesley W. McKoy Andrew@southjerseylawyers.com ardithreeve@comcast.net
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
John A. Underwood	on behalf of Debtor Wesley W. McKoy johnunderwood@comcast.net Ardith@southjerseylawyers.com
Kevin Gordon McDonald	on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8